

BERRIEN SPRINGS PUBLIC SCHOOLS
BSEA - TEACHERS MESSA INSURANCE HARD CAP DISTRIBUTION

2022 RATES EFFECTIVE JANUARY 1, 2022					DEDUCTION PER PAY	
372A	TOTAL MONTHLY MEDICAL PREMIUM W/ACA FEES*	HARD CAP MONTHLY PREMIUM PAID BY DISTRICT	EMPLOYEE DEDUCT PER MONTH	PER PAY DEDUCTION/24 PAYS	PER PAY DEDUCTION/21 PAYS	
Choices \$500/\$1000 deductible (traditional plan)						
Single	\$776.70	\$608.71	\$167.99	\$84.00	\$95.99	
2-person	\$1,745.70	\$1,273.00	\$472.70	\$236.35	\$270.11	
Family	\$2,172.06	\$1,660.12	\$511.94	\$255.97	\$292.54	
Choices \$1000/\$2000 deductible (traditional plan)						
Single	\$659.63	\$608.71	\$50.92	\$25.46	\$29.10	
2-person	\$1,482.30	\$1,273.00	\$209.30	\$104.65	\$119.60	
Family	\$1,844.27	\$1,660.12	\$184.15	\$92.07	\$105.23	
Essentials \$375/\$750 deductible (traditional plan)						
Single	\$507.01	\$507.01	\$0.00	\$0.00	\$0.00	
2-person	\$1,138.88	\$1,138.88	\$0.00	\$0.00	\$0.00	
Family	\$1,416.91	\$1,416.91	\$0.00	\$0.00	\$0.00	
ABC Health Savings Account Plan \$1400/\$2800 deductible						
Single	\$667.07	\$608.71	\$58.36	\$29.18	\$33.35	
2-person	\$1,499.03	\$1,273.00	\$226.03	\$113.01	\$129.16	
Family	\$1,865.09	\$1,660.12	\$204.97	\$102.48	\$117.13	
(These premiums do not include the dental, vision, life & disability premiums)						

2022 Yearly Hard Cap Limit

Single	2 Person	Family
\$7,304.51	\$15,276.01	\$19,921.45

***ACA TAXES & FEES ARE BASED ON AN ESTIMATE AND MAY
NEED TO BE ADJUSTED THROUGH THE YEAR.**